

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re Edward J. Hovatter and Kimberly Macaluso HovatterCase No. 19-31483

Reporting Period February 25, 2020

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	√	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	√	
Copies of bank statements		√	
Cash disbursements journals		√	
Statement of Operations		n/a	
Balance Sheet		n/a	
Status of Postpetition Taxes		n/a	
Copies of IRS Form 6123 or payment receipt		n/a	
Copies of tax returns filed during reporting period		n/a	
Summary of Unpaid Postpetition Debts		√	
Listing of aged accounts payable		√	
Accounts Receivable Reconciliation and Aging		n/a	
Debtor Questionnaire		n/a	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

DocuSigned by:

Edward Hovatter

3AA0E1379DE649C...

Signature of Debtor

Edward J. Hovatter

Date 4/8/2020

DocuSigned by:

Kimberly Macaluso Hovatter

FA786643E3AE4AD...

Signature of Joint Debtor

Kimberly Macaluso Hovatter

Date 4/8/2020

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: Edward & Kimberly Hovatter
DebtorCase No. 19-31483
Reporting Period February 25, 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month as of 12/26/2019	\$ 1,793.06	\$ 4,302.71
RECEIPTS		
Wages (Net)	\$ 24,510.05	\$ 68,230.70
Interest and Dividend Income	\$ -	\$ -
Alimony and Child Support	\$ -	\$ -
Social Security and Pension Income	\$ -	\$ -
Sale of Assets	\$ -	\$ -
Other Receipts - (see Attachment 1)	\$ 3,594.00	\$ 10,400.38
Total Receipts	\$ 28,104.05	\$ 78,631.08
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	\$ 19,280.77	\$ 32,280.77
Rental Payment(s)	\$ 1,400.00	\$ 4,200.00
Other Secured Note Payments	\$ -	\$ -
Utilities	\$ 931.19	\$ 4,069.25
Insurance	\$ -	\$ 982.89
Auto Expense	\$ 882.00	\$ 6,390.69
Lease Payments	\$ -	\$ -
IRA Contributions	\$ -	\$ -
Repairs and Maintenance	\$ -	\$ -
Medical Expenses	\$ 58.06	\$ 922.60
Household Expenses	\$ 1,156.17	\$ 2,738.92
Charitable Contributions	\$ -	\$ -
Alimony and Child Support Payments	\$ -	\$ -
Taxes - Real Estate	\$ -	\$ -
Taxes - Personal Property	\$ -	\$ -
Taxes - Other (attach schedule)	\$ -	\$ -
Travel and Entertainment	\$ -	\$ -
Gifts	\$ -	\$ -
Other Disbursements - (see Attachment 1)	\$ 6,347.38	\$ 28,074.67
Total Ordinary Disbursements	\$ 30,055.57	\$ 79,659.79
REORGANIZATION ITEMS:		
Professional Fees	\$ -	\$ -
U. S. Trustee Fees	\$ -	\$ -
Other Reorganization Expenses (attach schedule)	\$ -	\$ -
Total Reorganization Items	\$ -	\$ -
Total Disbursements (Ordinary + Reorganization)	\$ 30,055.57	\$ 79,659.79
Net Cash Flow (Total Receipts - Total Disbursements)	\$ (1,951.52)	\$ (1,028.71)
Cash - End of Month (Must equal reconciled bank statement)	\$ (158.46)	\$ 3,274.00

In re: Edward & Kimberly Hovatter
Debtor

Case No. 19-31483
Reporting Period February 25, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Attachment 1

Other Receipts

Receipt- From Daughter	\$ 2,880.00
Receipt- Other	<u>\$ 714.00</u>
Total Other Receipts	<u><u>\$ 3,594.00</u></u>

Other Disbursements

Other- Bank Fees	\$ 7.60
Other- Food	\$ 1,782.54
Other- Miscellaneous	\$ 20.00
Other- Payment to Daughter	\$ 2,185.08
Other- Personal	\$ 1,147.94
Other- Personal Care	\$ 98.00
Other- Reimbursement	\$ (15.00)
Other- Returned Check	\$ (200.00)
Other- Travel	\$ 524.67
Other- Tution	<u>\$ 796.55</u>
Total Other Disbursements	<u><u>\$ 6,347.38</u></u>

In re: Edward & Kimberly Hovatter
DebtorCase No. 19-31483
Reporting Period February 25, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Date	Account	Payment Amount	Description	Category
1/21/2020	TD 8968	\$ 98.00	Salon Pure	Other- Personal Care
1/21/2020	TD 8968	\$ 25.00	Sunoco	Auto Expense
1/21/2020	TD 8968	\$ 25.00	Wawa	Other- Food
1/21/2020	TD 8968	\$ 20.00	International Studies	Other- Tuition
1/21/2020	TD 8968	\$ 6.15	Joann Stores	Household Expense
1/21/2020	TD 8968	\$ 5.97	AC Moore	Household Expense
1/27/2020	TD 8452	\$ 390.00	NJ Ezpass	Auto Expense
1/27/2020	TD 8452	\$ 205.00	ETS GR Exam	Other- Tuition
1/27/2020	TD 8452	\$ 111.00	Millevoi Best Tire	Auto Expense
1/27/2020	TD 8452	\$ 68.65	Healthy Paws Insurance	Household Expense
1/27/2020	TD 8452	\$ 56.55	Taylor Francis Books	Other- Tuition
1/27/2020	TD 8968	\$ 150.08	Transfer to 4236	Other- Payment to Daughter
1/27/2020	TD 8968	\$ 55.42	Circle Liquor	Other- Food
1/27/2020	TD 8968	\$ 25.00	Conoco Gas	Auto Expense
1/27/2020	TD 8968	\$ 22.48	Wawa	Other- Food
1/27/2020	TD 8968	\$ 20.00	Valero Gas	Auto Expense
1/27/2020	TD 8968	\$ 19.61	Acme	Other- Food
1/27/2020	TD 8968	\$ 19.08	Wawa	Other- Food
1/27/2020	TD 8968	\$ 7.20	Hot Bagels	Other- Food
1/27/2020	TD 8968	\$ 1.97	Wawa	Other- Food
1/28/2020	TD 8968	\$ 25.00	Conoco Gas	Auto Expense
1/28/2020	TD 8968	\$ 19.08	Wawa	Other- Food
1/28/2020	TD 8968	\$ 9.26	Heritage Store	Household Expense
1/29/2020	TD 8968	\$ 53.55	CVS Pharmacy	Medical Expense
1/29/2020	TD 8968	\$ 19.08	Wawa	Other- Food
1/30/2020	TD 8452	\$ (15.00)	Refunded Item (Permit Citation)	Other- Reimbursement
1/30/2020	TD 8452	\$ 165.00	Richard Stockton Student	Other- Tuition
1/30/2020	TD 8452	\$ 19.92	Target	Other- Food
1/30/2020	TD 8968	\$ 170.00	Transfer to 4236	Other- Payment to Daughter
1/30/2020	TD 8968	\$ 113.64	Target	Other- Food
1/30/2020	TD 8968	\$ 63.92	BJs	Other- Food
1/30/2020	TD 8968	\$ 20.00	Sunoco	Auto Expense
1/30/2020	TD 8968	\$ 19.08	Wawa	Other- Food
1/31/2020	TD 8452	\$ 350.03	Sprint	Household Expense
1/31/2020	TD 8452	\$ 100.00	Venmo- A. Hov	Other- Payment to Daughter
1/31/2020	TD 8968	\$ 69.17	Crazy Susans Cookies	Other- Food
1/31/2020	TD 8968	\$ 25.00	Wawa	Other- Food
1/31/2020	TD 8968	\$ 25.00	Wawa	Other- Food
1/31/2020	TD 8968	\$ 19.08	Wawa	Other- Food
2/3/2020	TD 8452	\$ 449.40	Adriano's Lawn Care- Check 9190	Household Expense
2/3/2020	TD 8452	\$ 200.00	Carol Macaluso- Check 113	Other- Food
2/3/2020	TD 8452	\$ 84.62	Beach Buddies Animal Hospital	Household Expense
2/3/2020	TD 8452	\$ 25.00	Wawa	Auto Expense
2/3/2020	TD 8452	\$ 19.08	Wawa	Other- Food
2/3/2020	TD 8452	\$ 19.08	Wawa	Other- Food
2/3/2020	TD 8452	\$ 12.58	Wawa	Other- Food
2/3/2020	TD 8452	\$ 12.57	Wawa	Other- Food
2/3/2020	TD 8452	\$ 10.49	Acme	Other- Food
2/3/2020	TD 8968	\$ 69.28	Circle Liquor	Other- Food
2/3/2020	TD 8968	\$ 20.00	US Gas	Auto Expense
2/3/2020	TD 8968	\$ 5.05	MMS Atlantic Care	Other- Food
2/4/2020	TD 8452	\$ (200.00)	Returned Check 113	Other- Returned Check
2/4/2020	TD 8452	\$ 41.00	Grubhub	Other- Food
2/4/2020	TD 8452	\$ 30.00	Sunoco	Auto Expense
2/4/2020	TD 8452	\$ 15.00	Sunoco	Auto Expense
2/4/2020	TD 8452	\$ 15.00	Wawa	Other- Food
2/4/2020	TD 8452	\$ 2.44	Atlantic Care	Other- Food
2/5/2020	TD 8452	\$ 50.00	Transfer to 4236	Other- Payment to Daughter
2/6/2020	TD 8452	\$ 45.42	Discount Liquor Store	Other- Food
2/6/2020	TD 8452	\$ 5.99	Wawa	Other- Food
2/7/2020	TD 8452	\$ 19.08	Wawa	Other- Food
2/7/2020	TD 8968	\$ 500.00	Transfer to 0713	Other- Payment to Daughter
2/10/2020	TD 8452	\$ 1,400.00	Venmo- Givens	Rental Payment
2/10/2020	TD 8452	\$ 52.63	Chewy	Household Expense
2/10/2020	TD 8452	\$ 30.94	Wawa	Other- Food
2/10/2020	TD 8452	\$ 28.99	Wawa	Other- Food
2/10/2020	TD 8452	\$ 25.00	Wawa	Other- Food
2/10/2020	TD 8452	\$ 25.00	US Gas	Auto Expense
2/10/2020	TD 8452	\$ 24.51	Cacia Bakery	Other- Food
2/10/2020	TD 8452	\$ 12.58	Wawa	Other- Food
2/10/2020	TD 8452	\$ 5.27	Dollar Tree	Utilities
2/10/2020	TD 8968	\$ 29.18	Shoprite	Other- Food

2/10/2020	TD 8968	\$	4.92	Wal Mart	Other- Food
2/11/2020	TD 8452	\$	200.00	Venmo- A. Hov	Other- Payment to Daughter
2/11/2020	TD 8452	\$	25.00	Wawa	Other- Food
2/11/2020	TD 8452	\$	4.51	CVS Pharmacy	Medical Expense
2/12/2020	TD 8452	\$	1,012.94	Our Expressions Florist	Other- Personal
2/12/2020	TD 8452	\$	300.00	Evaluation Systems Test Fee	Other- Tuition
2/12/2020	TD 8452	\$	10.64	Wawa	Other- Food
2/13/2020	TD 8452	\$	28.99	Wawa	Other- Food
2/13/2020	TD 8452	\$	3.40	Wawa	Other- Food
2/14/2020	TD 8452	\$	150.00	Transfer to 4236	Other- Payment to Daughter
2/14/2020	TD 8452	\$	135.00	Creation Engine Inc	Other- Personal
2/14/2020	TD 8452	\$	20.00	Wawa	Auto Expense
2/14/2020	TD 8452	\$	19.91	Acme	Other- Food
2/18/2020	TD 8452	\$	18,331.79	Shellpoint Mortgage	Mortgage Payment
2/18/2020	TD 8452	\$	948.98	Republic Bank- Check 114	Mortgage Loan Payment
2/18/2020	TD 8452	\$	348.08	American Airlines	Other- Travel
2/18/2020	TD 8452	\$	98.99	American Airlines	Other- Travel
2/18/2020	TD 8452	\$	80.00	Venmo- A. Hov	Other- Payment to Daughter
2/18/2020	TD 8452	\$	80.00	Transfer to 4236	Other- Payment to Daughter
2/18/2020	TD 8452	\$	47.00	American Airlines	Other- Travel
2/18/2020	TD 8452	\$	38.67	Marios Pizzeria	Other- Food
2/18/2020	TD 8452	\$	27.09	Acme	Other- Food
2/18/2020	TD 8452	\$	25.00	Wawa	Auto Expense
2/18/2020	TD 8452	\$	25.00	Mary Wright Agent Fee	Other- Travel
2/18/2020	TD 8452	\$	21.15	Wawa	Other- Food
2/18/2020	TD 8452	\$	5.60	American Airlines	Other- Travel
2/19/2020	TD 8452	\$	25.00	United Gas	Auto Expense
2/19/2020	TD 8452	\$	20.00	Cash W/D	Other- Misc. Cash
2/20/2020	TD 8452	\$	50.00	GRE Exam	Other- Tuition
2/20/2020	TD 8452	\$	21.73	Wawa	Other- Food
2/20/2020	TD 8452	\$	17.05	Netflix	Utilities
2/20/2020	TD 8452	\$	8.98	Acme	Other- Food
2/21/2020	TD 8452	\$	75.00	Transfer to 4236	Other- Payment to Daughter
2/21/2020	TD 8452	\$	50.00	Transfer to 4236	Other- Payment to Daughter
2/21/2020	TD 8452	\$	19.18	Wawa	Other- Food
2/21/2020	TD 8452	\$	3.40	Wawa	Other- Food
2/24/2020	TD 8452	\$	500.00	Transfer to 0713	Other- Payment to Daughter
2/24/2020	TD 8452	\$	254.47	BJs	Other- Food
2/24/2020	TD 8452	\$	197.64	Atlantic City Electric	Utilities
2/24/2020	TD 8452	\$	168.20	Peco	Utilities
2/24/2020	TD 8452	\$	129.46	Audio Crafters	Household Expense
2/24/2020	TD 8452	\$	90.00	American Water Utilities	Utilities
2/24/2020	TD 8452	\$	65.06	Atlantic City Electric	Utilities
2/24/2020	TD 8452	\$	51.27	Acme	Other- Food
2/24/2020	TD 8452	\$	50.00	Venmo- A. Hov	Other- Payment to Daughter
2/24/2020	TD 8452	\$	36.00	Liberty Place Parking	Auto Expense
2/24/2020	TD 8452	\$	33.13	Target	Other- Food
2/24/2020	TD 8452	\$	30.00	Venmo- A. Hov	Other- Payment to Daughter
2/24/2020	TD 8452	\$	20.00	Sunoco	Auto Expense
2/24/2020	TD 8452	\$	19.44	Wawa	Other- Food
2/24/2020	TD 8452	\$	19.18	Wawa	Other- Food
2/24/2020	TD 8452	\$	1.95	Service Fee	Other- Bank Fees
2/24/2020	TD 8452	\$	1.95	Service Fee	Other- Bank Fees
2/24/2020	TD 8452	\$	1.95	Service Fee	Other- Bank Fees
2/24/2020	TD 8452	\$	1.75	Service Fee	Other- Bank Fees
2/25/2020	TD 8452	\$	218.98	South Jersey Gas	Utilities
2/25/2020	TD 8452	\$	168.99	South Jersey Gas	Utilities
2/25/2020	TD 8452	\$	25.00	Wawa	Auto Expense
<hr/>					
		\$	30,055.57		

In re

In re: Edward & Kimberly Hovatter
Debtor

Case No. 19-31483

Reporting Period February 25, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
Other Income			
Other Taxes			
Other Ordinary Disbursements			
See Attached Reconciliation Detail			
Other Reorganization Expenses			

10:22 PM

03/16/20

Hovatter

Reconciliation Detail

Mortgage/Taxes Checking, Period Ending 02/25/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,578.94
Cleared Transactions						
Checks and Payments - 95 Items						
Check	11/03/2019	9191	Adriano's Lawn Care...	X	-449.40	-449.40
Check	01/27/2020		nj ezpass	X	-390.00	-839.40
Check	01/27/2020		ETS Gr Exam	X	-205.00	-1,044.40
Check	01/27/2020		Millevoi Best Tire	X	-111.00	-1,155.40
Check	01/27/2020		Healthy Paws	X	-68.65	-1,224.05
Check	01/27/2020		Taylor Francis Books	X	-56.55	-1,280.60
Check	01/30/2020		Stockton University	X	-165.00	-1,445.60
Check	01/30/2020		Target National Bank	X	-19.92	-1,465.52
Check	01/31/2020		Sprint	X	-350.03	-1,815.55
Check	02/03/2020	113	Carol Macaluso	X	-200.00	-2,015.55
Check	02/03/2020		Alexandra Hovatter	X	-100.00	-2,115.55
Check	02/03/2020		Beach Buddies	X	-84.62	-2,200.17
Check	02/03/2020		Wawa	X	-25.00	-2,225.17
Check	02/03/2020		Wawa	X	-19.08	-2,244.25
Check	02/03/2020		Wawa	X	-19.08	-2,263.33
Check	02/03/2020		Wawa	X	-12.58	-2,275.91
Check	02/03/2020		Wawa	X	-12.57	-2,288.48
Check	02/03/2020		Acme	X	-10.49	-2,298.97
Check	02/04/2020		Grubhub	X	-41.00	-2,339.97
Check	02/04/2020		Sunoco	X	-30.00	-2,369.97
Check	02/04/2020		Cash	X	-20.00	-2,389.97
Check	02/04/2020		Sunoco	X	-15.00	-2,404.97
Check	02/04/2020		Wawa	X	-15.00	-2,419.97
Check	02/04/2020		Atlantic Care	X	-2.44	-2,422.41
Check	02/05/2020		Samantha Hovatter	X	-50.00	-2,472.41
Check	02/06/2020		Discount Liquor	X	-45.42	-2,517.83
Check	02/06/2020		Wawa	X	-5.99	-2,523.82
Check	02/07/2020		Wawa	X	-19.08	-2,542.90
Check	02/10/2020		Milan Givens Nardone	X	-1,400.00	-3,942.90
Check	02/10/2020		Chewy	X	-52.63	-3,995.53
Check	02/10/2020		Wawa	X	-28.99	-4,024.52
Check	02/10/2020		Wawa	X	-25.00	-4,049.52
Check	02/10/2020		US Gas	X	-25.00	-4,074.52
Check	02/10/2020		Caicas	X	-24.51	-4,099.03
Check	02/10/2020		Wawa	X	-12.58	-4,111.61
Check	02/10/2020		Dollar Tree	X	-5.27	-4,116.88
Check	02/11/2020		Alexandra Hovatter	X	-200.00	-4,316.88
Check	02/11/2020		Wawa	X	-30.94	-4,347.82
Check	02/11/2020		Wawa	X	-25.00	-4,372.82
Check	02/11/2020		CVS	X	-4.51	-4,377.33
Check	02/12/2020		Our Expressions Flo...	X	-1,012.94	-5,390.27
Check	02/12/2020		Evaluation Systems ...	X	-300.00	-5,690.27
Check	02/12/2020		Wawa	X	-10.64	-5,700.91
Check	02/13/2020		Wawa	X	-28.99	-5,729.90
Check	02/13/2020		Wawa	X	-3.40	-5,733.30
Check	02/14/2020	114	Republic Bank	X	-948.98	-6,682.28
Check	02/14/2020		Samantha Hovatter	X	-150.00	-6,832.28
Check	02/14/2020		Creation Engine	X	-135.00	-6,967.28
Check	02/14/2020		Wawa	X	-20.00	-6,987.28
Check	02/14/2020		Acme	X	-19.91	-7,007.19
Check	02/18/2020		Shellpoint Mortgage ...	X	-18,331.79	-25,338.98
Check	02/18/2020		American Airlines	X	-348.08	-25,687.06
Check	02/18/2020		American Airlines	X	-98.99	-25,786.05
Check	02/18/2020		Samantha's Car	X	-80.00	-25,866.05
Check	02/18/2020		Alexandra Hovatter	X	-80.00	-25,946.05
Check	02/18/2020		American Airlines	X	-47.00	-25,993.05
Check	02/18/2020		Mario's Pizza	X	-38.67	-26,031.72
Check	02/18/2020		Wawa	X	-27.09	-26,058.81
Check	02/18/2020		Wawa	X	-25.00	-26,083.81
Check	02/18/2020		Mary Wright	X	-25.00	-26,108.81
Check	02/18/2020		Wawa	X	-21.15	-26,129.96
Check	02/18/2020		American Airlines	X	-5.60	-26,135.56
Check	02/19/2020		united Gas	X	-25.00	-26,160.56
Check	02/19/2020		Cash	X	-20.00	-26,180.56
Check	02/20/2020		GRE Exam	X	-50.00	-26,230.56

10:22 PM

03/16/20

Hovatter
Reconciliation Detail
Mortgage/Taxes Checking, Period Ending 02/25/2020

Type	Date	Num	Name	Clr	Amount	Balance
Check	02/20/2020		Wawa	X	-21.73	-26,252.29
Check	02/20/2020		Netflix	X	-17.05	-26,269.34
Check	02/20/2020		Acme	X	-8.98	-26,278.32
Check	02/21/2020		Samantha Hovatter	X	-75.00	-26,353.32
Check	02/21/2020		Alexandra Hovatter	X	-50.00	-26,403.32
Check	02/21/2020		Wawa	X	-19.18	-26,422.50
Check	02/21/2020		Wawa	X	-3.40	-26,425.90
Check	02/24/2020		Nicole Hovatter	X	-500.00	-26,925.90
Check	02/24/2020		BJ's	X	-254.47	-27,180.37
Check	02/24/2020		Atlantic City Electric	X	-197.64	-27,378.01
Check	02/24/2020		PECO	X	-168.20	-27,546.21
Check	02/24/2020		Audio Crafters	X	-129.46	-27,675.67
Check	02/24/2020		New Jersey America...	X	-90.00	-27,765.67
Check	02/24/2020		Atlantic City Electric	X	-65.06	-27,830.73
Check	02/24/2020		Acme	X	-51.27	-27,882.00
Check	02/24/2020		Alexandra Hovatter	X	-50.00	-27,932.00
Check	02/24/2020		Liberty Place Parking	X	-36.00	-27,968.00
Check	02/24/2020		Target National Bank	X	-33.13	-28,001.13
Check	02/24/2020		Samantha Hovatter	X	-30.00	-28,031.13
Check	02/24/2020		Sunoco	X	-20.00	-28,051.13
Check	02/24/2020		Sunoco	X	-20.00	-28,071.13
Check	02/24/2020		Wawa	X	-19.44	-28,090.57
Check	02/24/2020		Wawa	X	-19.18	-28,109.75
Check	02/24/2020		service fee	X	-1.95	-28,111.70
Check	02/24/2020		service fee	X	-1.95	-28,113.65
Check	02/24/2020		service fee	X	-1.95	-28,115.60
Check	02/24/2020		service fee	X	-1.75	-28,117.35
Check	02/25/2020		South Jersey Gas	X	-218.98	-28,336.33
Check	02/25/2020		South Jersey Gas	X	-168.99	-28,505.32
Check	02/25/2020		Wawa	X	-25.00	-28,530.32
Total Checks and Payments					-28,530.32	-28,530.32
Deposits and Credits - 17 Items						
Deposit	01/30/2020			X	15.00	15.00
Deposit	02/03/2020			X	100.00	115.00
Deposit	02/03/2020			X	275.00	390.00
Deposit	02/04/2020			X	200.00	590.00
Deposit	02/04/2020			X	500.00	1,090.00
Deposit	02/07/2020			X	700.00	1,790.00
Deposit	02/07/2020			X	700.00	2,490.00
Deposit	02/07/2020			X	714.00	3,204.00
Deposit	02/07/2020			X	19,981.38	23,185.38
Deposit	02/14/2020			X	1,000.00	24,185.38
Deposit	02/18/2020			X	80.00	24,265.38
Deposit	02/18/2020			X	100.00	24,365.38
Deposit	02/18/2020			X	300.00	24,665.38
Deposit	02/20/2020			X	50.00	24,715.38
Deposit	02/20/2020			X	50.00	24,765.38
Deposit	02/21/2020			X	200.00	24,965.38
Deposit	02/21/2020			X	2,000.00	26,965.38
Total Deposits and Credits					26,965.38	26,965.38
Total Cleared Transactions					-1,564.94	-1,564.94
Cleared Balance					-1,564.94	14.00

10:22 PM

03/16/20

Hovatter
Reconciliation Detail
Mortgage/Taxes Checking, Period Ending 02/25/2020

Type	Date	Num	Name	Clr	Amount	Balance
Uncleared Transactions						
Checks and Payments - 18 items						
Check	12/06/2019		Circle Liquors		-69.28	-69.28
Check	12/16/2019		citizen bank		-229.99	-299.27
Check	01/03/2020		Kim Hovatter		-200.00	-499.27
Check	01/05/2020		Acme		-38.39	-537.66
Check	01/15/2020		Wendy's		-5.33	-542.99
Check	01/19/2020		Wawa		-3.93	-546.92
Check	02/17/2020		Wawa		-19.18	-566.10
Check	02/20/2020		South Jersey Gas		-218.98	-785.08
Check	02/20/2020		Atlantic City Electric		-199.59	-984.67
Check	02/20/2020		PECO		-169.95	-1,154.62
Check	02/20/2020		South Jersey Gas		-168.99	-1,323.61
Check	02/20/2020		New Jersey America...		-91.95	-1,415.56
Check	02/20/2020		Atlantic City Electric		-67.01	-1,482.57
Check	02/20/2020		Wawa		-10.00	-1,492.57
Check	02/24/2020		Target National Bank		-33.13	-1,525.70
Check	02/24/2020		Alexandra Hovatter		-30.00	-1,555.70
Check	02/24/2020		Wawa		-19.44	-1,575.14
Check	02/25/2020		Cash		-20.00	-1,595.14
Total Checks and Payments					-1,595.14	-1,595.14
Total Uncleared Transactions					-1,595.14	-1,595.14
Register Balance as of 02/25/2020					-3,160.08	-1,581.14
New Transactions						
Checks and Payments - 49 items						
Check	02/26/2020		Wawa		-19.44	-19.44
Check	02/28/2020		P. Francis		-52.43	-71.87
Check	02/28/2020		NJ Motor Vehicle Co...		-24.00	-95.87
Check	02/28/2020		Samantha Hovatter		-20.00	-115.87
Check	02/28/2020		Acme		-13.35	-129.22
Check	03/02/2020		Nicole Hovatter		-450.00	-579.22
Check	03/02/2020		Samantha Hovatter		-30.00	-609.22
Check	03/03/2020		Sprint		-350.03	-959.25
Check	03/03/2020		Chewy		-52.63	-1,011.88
Check	03/03/2020		Wawa		-22.83	-1,034.71
Check	03/04/2020		Samantha Hovatter		-250.00	-1,284.71
Check	03/04/2020		Nicole Hovatter		-100.00	-1,384.71
Check	03/04/2020		Wawa		-29.43	-1,414.14
Check	03/04/2020		Acme		-7.45	-1,421.59
Check	03/05/2020		Target National Bank		-77.27	-1,498.86
Check	03/05/2020		Wawa		-12.84	-1,511.70
Check	03/06/2020		Wawa		-25.00	-1,536.70
Check	03/06/2020		Wawa		-15.00	-1,551.70
Check	03/06/2020		Wendy's		-8.72	-1,560.42
Check	03/09/2020		Milan Givens Nardone		-1,554.17	-3,114.59
Check	03/09/2020	116	Jersey Shore Feder...		-693.16	-3,807.75
Check	03/09/2020		US Trustees		-650.00	-4,457.75
Check	03/09/2020		Alexandra Hovatter		-150.00	-4,607.75
Check	03/09/2020	118	GG's Cleaners		-135.00	-4,742.75
Check	03/09/2020		Samantha's Car		-100.00	-4,842.75
Check	03/09/2020		Healthy Paws		-88.65	-4,931.40
Check	03/09/2020		Acme		-19.84	-4,951.24
Check	03/09/2020		Wawa		-3.40	-4,954.64
Check	03/09/2020		Wendy's		-2.96	-4,957.60
Check	03/11/2020		Shellpoint Mortgage ...		-18,289.00	-23,226.60
Check	03/11/2020		Comcast		-471.62	-23,698.22
Check	03/11/2020		AmeriHealth		-280.10	-23,978.32
Check	03/11/2020		New Jersey America...		-256.42	-24,234.74
Check	03/11/2020		Shellpoint Mortgag ...		-246.21	-24,480.95
Check	03/11/2020		South Jersey Gas		-172.47	-24,653.42
Check	03/11/2020		Atlantic City Electric		-165.08	-24,818.50
Check	03/11/2020	120	Met Life		-128.00	-24,946.50
Check	03/11/2020	119	NJ Motor Vehicle Co...		-71.50	-25,018.00
Check	03/11/2020		Ulta Beauty		-59.26	-25,077.26
Check	03/12/2020		Samantha Hovatter		-350.00	-25,427.26

10:22 PM

03/16/20

Hovatter
Reconciliation Detail
Mortgage/Taxes Checking, Period Ending 02/25/2020

Type	Date	Num	Name	Clr	Amount	Balance
Check	03/12/2020	121	GG's Cleaners		-138.00	-25,565.26
Check	03/12/2020		BJ's		-136.97	-25,702.23
Check	03/12/2020		Target National Bank		-63.63	-25,765.86
Check	03/12/2020		Cash		-20.00	-25,785.86
Check	03/13/2020	122	Town of Hammonton		-75.00	-25,860.86
Check	03/13/2020		CVS		-46.30	-25,907.16
Check	03/13/2020		Acme		-40.06	-25,947.22
Check	03/14/2020		Salt Works Studio		-39.59	-25,986.81
Check	03/26/2020	117	Wawa		-9.44	-25,996.25
Total Checks and Payments					-25,996.25	-25,996.25
Deposits and Credits - 7 Items						
Deposit	02/26/2020				112.90	112.90
Deposit	03/02/2020				63.66	176.56
Deposit	03/02/2020				500.00	676.56
Deposit	03/03/2020				300.00	976.56
Deposit	03/03/2020				643.50	1,620.06
Deposit	03/06/2020				25,108.96	26,729.02
Deposit	03/11/2020				500.00	27,229.02
Total Deposits and Credits					27,229.02	27,229.02
Total New Transactions					1,232.77	1,232.77
Ending Balance					-1,927.31	-348.37

**Bank**

America's Most Convenient Bank®

I

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ
 KIMBERLY MACALUSO HOVATTER
 DIP CASE 19-31483 DIST NJ
 9 E ABERDEEN RD
 OCEAN CITY NJ 08226-4701

Page: 1 of 9
 Statement Period: Jan 26 2020-Feb 25 2020
 Cust Ref #: 7178452-039-I-***
 Primary Account #: [REDACTED] 8452

Chapter 11 Checking

EDWARD J HOVATTER ESQ
 KIMBERLY MACALUSO HOVATTER

Account # [REDACTED] 8452

ACCOUNT SUMMARY

Statement Balance as of 01/26	1,578.94
Plus 17 Deposits and Other Credits	26,965.38
Less 95 Checks and Other Debits	28,530.32
Statement Balance as of 02/25	14.00

ACCOUNT ACTIVITY**Transactions by Date**

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01/27	DEBIT CARD PAYMENT, [REDACTED] 6840 AUT 012520 VISA DDA PUR NEW JERSEY E ZPASS 888 288 6865 * NJ	390.00		1,188.94
01/27	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 012320 VISA DDA PUR ETS GRE EXAM 866 473 4373 * NJ	205.00		983.94
01/27	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 012520 VISA DDA PUR MILLEVOI BEST TIRE INC OCEAN CITY * NJ	111.00		872.94
01/27	DEBIT CARD PAYMENT, [REDACTED] 6840 AUT 012520 VISA DDA PUR HEALTHY PAWS PET INSURAN TRACIM HEALTH * WA	68.65		804.29
01/27	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 012420 VISA DDA PUR TAYLOR FRANCIS BOOKS 561 361 6000 * FL	56.55		747.74
01/30	CREDIT, Provisional Credit		15.00	762.74
01/30	ELECTRONIC PMT-WEB, RICHARD STOCKTON STUDENT 259468	165.00		597.74
01/30	DEBIT POS, [REDACTED] 6840 AUT 013020 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	19.92		577.82
01/31	ACH DEBIT, SPRINT8006396111 ACHBILLPAY [REDACTED] 3544	350.03		227.79
01/31	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 3692	100.00		127.79
02/03	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8968		275.00	402.79
02/03	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 4236		100.00	502.79
02/03	Check #9191	449.40		53.39
02/03	Check #113	200.00		-146.61
02/03	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 020120 VISA DDA PUR BEACH BUDDIES ANIMAL HOS MARMORA * NJ	84.62		-231.23

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

2 of 9

1	Ending Balance	14.00
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

[illegible]

FOR CONSUMER LOAN ACCOUNTS ONLY—BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ
KIMBERLY MACALUSO HOVATTERPage: 3 of 9
Statement Period: Jan 26 2020-Feb 25 2020
Cust Ref #: 7178452-039-I-***
Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
02/03	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 020220 VISA DDA PUR WAWA 8343 00083436 GALLOWAY * NJ	25.00		-256.23
02/03	DEBIT POS, [REDACTED] 1925 AUT 020120 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08		-275.31
02/03	DEBIT POS, [REDACTED] 1925 AUT 020320 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08		-294.39
02/03	DEBIT POS, [REDACTED] 1925 AUT 020320 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	12.58		-306.97
02/03	DEBIT POS, [REDACTED] 6840 AUT 020320 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	12.57		-319.54
02/03	DEBIT POS, [REDACTED] 1925 AUT 020220 DDA PURCHASE ACME 2649 OCEAN CITY * NJ	10.49		-330.03
02/04	RETURNED ITEM		200.00	-130.03
02/04	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		500.00	369.97
02/04	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 020220 VISA DDA PUR GRUBHUBHEFFETACOSTHAT GRUBHUB COM * NY	41.00		328.97
02/04	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 020320 VISA DDA PUR SUNOCO 0423248400 GALLOWAY * NJ	30.00		298.97
02/04	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8968	20.00		278.97
02/04	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 020220 VISA DDA PUR SUNOCO 0153569900 ABSECON * NJ	15.00		263.97
02/04	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 020320 VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	15.00		248.97
02/04	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 020220 VISA DDA PUR MMS ATLANTICAR00271205 GALLOWAY TOWN * NJ	2.44		246.53
02/05	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	50.00		196.53
02/06	DEBIT POS, [REDACTED] 1925 AUT 020620 DDA PURCHASE DISCOUNT CITY LIQUOR EGG HARBOR CI * NJ	45.42		151.11
02/06	DEBIT POS, [REDACTED] 1925 AUT 020620 DDA PURCHASE WAWA 473 EGG HARBOR CI * NJ	5.99		145.12

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ
KIMBERLY MACALUSO HOVATTERPage: 4 of 9
Statement Period: Jan 26 2020-Feb 25 2020
Cust Ref #: 7178452-039-I-***
Primary Account #: [REDACTED] 3452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
02/07	ATM CHECK DEPOSIT, [REDACTED] 1925 AUT 020620 ATM CHECK DEPOSIT 101 EAST 9TH STREET OCEAN CITY * NJ		19,981.38	20,126.50
02/07	ATM CHECK DEPOSIT, [REDACTED] 1925 AUT 020620 ATM CHECK DEPOSIT 101 EAST 9TH STREET OCEAN CITY * NJ		714.00	20,840.50
02/07	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8968		700.00	21,540.50
02/07	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		700.00	22,240.50
02/07	DEBIT POS, [REDACTED] 1925 AUT 020720 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08		22,221.42
02/10	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 6489	1,400.00		20,821.42
02/10	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 020820 VISA DDA PUR CHEWY COM 800 672 4399 * FL	52.63		20,768.79
02/10	DEBIT POS, [REDACTED] 1925 AUT 020820 DDA PURCHASE WAWA 8431 HAMMONTON * NJ	30.94		20,737.85
02/10	DEBIT POS, [REDACTED] 1925 AUT 020920 DDA PURCHASE WAWA 728 OCEAN CITY * NJ	28.99		20,708.86
02/10	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 020720 VISA DDA PUR WAWA 941 00009415 MAYS LNDG * NJ	25.00		20,683.86
02/10	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 020820 VISA DDA PUR US GAS SOMERS POINT SOMERS POINT * NJ	25.00		20,658.86
02/10	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 020820 VISA DDA PUR CACIA BAKERY HAMMONTON * NJ	24.51		20,634.35
02/10	DEBIT POS, [REDACTED] 1925 AUT 021020 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	12.58		20,621.77
02/10	DEBIT POS, [REDACTED] 1925 AUT 020820 DDA PURCHASE DOLLAR TR 83 S WHITE H HAMMONTON * NJ	5.27		20,616.50
02/11	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 3195	200.00		20,416.50
02/11	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021020 VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	25.00		20,391.50
02/11	DEBIT POS, [REDACTED] 6840 AUT 021120 DDA PURCHASE CVS PHARMACY 00 00961 OCEAN CITY * NJ	4.51		20,386.99

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ
KIMBERLY MACALUSO HOVATTERPage: 5 of 9
Statement Period: Jan 26 2020-Feb 25 2020
Cust Ref #: 7178452-039-I-***
Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
02/12	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021020 VISA DDA PUR OUR EXPRESSIONS FLORIST HAMMONTON * NJ	1,012.94		19,374.05
02/12	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 021020 VISA DDA PUR EVAL SYSTEMS TEST FEE 413 2560444 * MA	300.00		19,074.05
02/12	DEBIT POS, [REDACTED] 6840 AUT 021220 DDA PURCHASE WAWA 322 WINSLOW * NJ	10.64		19,063.41
02/13	DEBIT POS, [REDACTED] 1925 AUT 021320 DDA PURCHASE WAWA 728 OCEAN CITY * NJ	28.99		19,034.42
02/13	DEBIT POS, [REDACTED] 1925 AUT 021320 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	3.40		19,031.02
02/14	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		1,000.00	20,031.02
02/14	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	150.00		19,881.02
02/14	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021320 VISA DDA PUR CREATION ENGINE INC 800 4318713 * CA	135.00		19,746.02
02/14	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 021320 VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	20.00		19,726.02
02/14	DEBIT POS, [REDACTED] 6840 AUT 021420 DDA PURCHASE ACME 2649 OCEAN CITY * NJ	19.91		19,706.11
02/18	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		300.00	20,006.11
02/18	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		100.00	20,106.11
02/18	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 4236		80.00	20,186.11
02/18	ELECTRONIC PMT-TEL, NEWREZ-SHELLPOIN ACH PMT [REDACTED] 4532	18,331.79		1,854.32
02/18	Check #114	948.98		905.34
02/18	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021420 VISA DDA PUR AMERICAN AIR001744094535 FORT WORTH * TX	348.08		557.26
02/18	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021420 VISA DDA PUR AMERICAN AIRAA0010000622 FORT WORTH * TX	98.99		458.27
02/18	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 2731	80.00		378.27

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ
KIMBERLY MACALUSO HOVATTERPage: 6 of 9
Statement Period: Jan 26 2020-Feb 25 2020
Cust Ref #: 7178452-039-I-***
Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
02/18	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	80.00		298.27
02/18	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021420 VISA DDA PUR AMERICAN AIRAA001000061V FORT WORTH * TX	47.00		251.27
02/18	DEBIT CARD PURCHASE, [REDACTED] 1925 AUT 021520 VISA DDA PUR MARIOS PIZZERIA OCEAN CITY * NJ	38.67		212.60
02/18	DEBIT POS, [REDACTED] 1925 AUT 021620 DDA PURCHASE ACME 2649 OCEAN CITY * NJ	27.09		185.51
02/18	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021520 VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	25.00		160.51
02/18	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021420 VISA DDA PUR AGENT FEE 890077853618 FROSCH YOUR T * AZ	25.00		135.51
02/18	DEBIT POS, [REDACTED] 6840 AUT 021720 DDA PURCHASE WAWA 360 SEWELL * NJ	21.15		114.36
02/18	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021420 VISA DDA PUR AMERICAN AIR001211577314 FORT WORTH * TX	5.60		108.76
02/19	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 021820 VISA DDA PUR UNITED GAS TURNERSVILLE * NJ	25.00		83.76
02/19	TD ATM DEBIT, [REDACTED] 1925 AUT 021920 DDA WITHDRAW 101 EAST 9TH STREET OCEAN CITY * NJ	20.00		63.76
02/20	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		50.00	113.76
02/20	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 0713		50.00	163.76
02/20	ELECTRONIC PMT-WEB, ETS GRE EXAM 2927139	50.00		113.76
02/20	DEBIT POS, [REDACTED] 6840 AUT 022020 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	21.73		92.03
02/20	DEBIT CARD PAYMENT, [REDACTED] 1925 AUT 021920 VISA DDA PUR NETFLIX COM NETFLIX COM * CA	17.05		74.98
02/20	DEBIT POS, [REDACTED] 6840 AUT 022020 DDA PURCHASE ACME 2649 OCEAN CITY * NJ	8.98		66.00
02/21	DEPOSIT		2,000.00	2,066.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ
KIMBERLY MACALUSO HOVATTER

Page: 7 of 9
 Statement Period: Jan 26 2020-Feb 25 2020
 Cust Ref #: 7178452-039-J-***
 Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
02/21	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8968		200.00	2,266.00
02/21	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	75.00		2,191.00
02/21	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	50.00		2,141.00
02/21	DEBIT POS, [REDACTED] 6840 AUT 022120 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.18		2,121.82
02/21	DEBIT POS, [REDACTED] 1925 AUT 022120 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	3.40		2,118.42
02/24	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 0713	500.00		1,618.42
02/24	DEBIT POS, [REDACTED] 6840 AUT 022220 DDA PURCHASE BJS WHOLESALE 0 200 WRA MAYS LANDING * NJ	254.47		1,363.95
02/24	ELECTRONIC PMT-TEL, ATLANTICCITY EL RESI UTIL [REDACTED] 7842	197.64		1,166.31
02/24	ELECTRONIC PMT-TEL, PECO RESIDENTAL UTIL PMT [REDACTED] 2915	168.20		998.11
02/24	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 022120 VISA DDA PUR SQ AUDIO CRAFTERS INC LITTLE EGG HA * NJ	129.46		868.65
02/24	ELECTRONIC PMT-TEL, AMERICAN-WATER UTIL-PMNT [REDACTED] 5234	90.00		778.65
02/24	ELECTRONIC PMT-TEL, ATLANTICCITY EL RESI UTIL [REDACTED] 7022	65.06		713.59
02/24	DEBIT POS, [REDACTED] 1925 AUT 022320 DDA PURCHASE ACME 2649 OCEAN CITY * NJ	51.27		662.32
02/24	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 2135	50.00		612.32
02/24	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 022020 VISA DDA PUR 01205 LIBERTY PLACE PHILADELPHIA * PA	36.00		576.32
02/24	DEBIT POS, [REDACTED] 6840 AUT 022220 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	33.13		543.19
02/24	ELECTRONIC PMT-WEB, VENMO PAYMENT [REDACTED] 3805	30.00		513.19
02/24	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 022020 VISA DDA PUR SUNOCO 0547584300 HAMMONTON * NJ	20.00		493.19
02/24	DEBIT POS, [REDACTED] 6840 AUT 022420 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.44		473.75

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ
KIMBERLY MACALUSO HOVATTER

Page: 8 of 9
Statement Period: Jan 26 2020-Feb 25 2020
Cust Ref #: 7178452-039-J-***
Primary Account #: [REDACTED] 8452

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
02/24	DEBIT POS, [REDACTED] 1925 AUT 022220 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.18		454.57
02/24	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED] 9977	1.95		452.62
02/24	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED] 3803	1.95		450.67
02/24	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED] 3823	1.95		448.72
02/24	ELECTRONIC PMT-TEL, PMNTUS SVC FEE SERVICEFEE [REDACTED] 1156	1.75		446.97
02/25	ACH DEBIT, SOUTHJERSEYGAS SJERSEYGAS [REDACTED] 6720	218.98		227.99
02/25	ACH DEBIT, SOUTHJERSEYGAS SJERSEYGAS [REDACTED] 6894	168.99		59.00
02/25	DEBIT CARD PURCHASE, [REDACTED] 6840 AUT 022420 VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	25.00		34.00
02/25	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8968	20.00		14.00

Checks Paid

No. Checks: 3

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
02/03	113	200.00	02/03	9191*	449.40
02/18	114	948.98			

INTEREST SUMMARY

Beginning Interest Rate	0.00%
Number of days in this Statement Period	31
Interest Earned this Statement Period	0.00
Annual Percentage Yield Earned	0.00%
Interest Paid Year to date	0.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

EDWARD J HOVATTER ESQ
KIMBERLY MACALUSO HOVATTER

Page: 9 of 9
Statement Period: Jan 26 2020-Feb 25 2020
Cust Ref #: 7178452-039-I-***
Primary Account #: [REDACTED] 8452

EDWARD J HOVATTER ESQ
KIMBERLY A HOVATTER
9 E ABERDEEN RD
OCEAN CITY, NJ 08226-4701

1-30-2020 113

Pay to the Order of Cornel Macaluso \$200.00
Two hundred 00/100 Dollars

TD Bank
America's Most Convenient Bank®

For Kim Hovatter

[REDACTED] 0113

#113 02/03 \$200.00

EDWARD J HOVATTER ESQ
KIMBERLY A HOVATTER
9 E ABERDEEN RD
OCEAN CITY, NJ 08226-4701

2-14-2020 114

Pay to the Order of Republic Bank \$948.98
Nine hundred and forty eight 98/100 Dollars

TD Bank
America's Most Convenient Bank®

For Kim Hovatter

[REDACTED] 0114

#114 02/18 \$948.98

Edward J. Hovatter
Kimberly Macaluso Hovatter
9 E Aberdeen Road 08226-4701

11-2-19 9191

Pay to the Order of Adriano's Landscaping \$449.40
Four hundred and forty nine 40/100 Dollars

MEMO 9 E Aberdeen Road

Kim Hovatter

[REDACTED]

#9191 02/03 \$449.40

**Bank**

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER
 EDWARD J HOVATTER
 DIPS CASE 19-31483 DIST NJ
 9 E ABERDEEN RD
 OCEAN CITY NJ 08226-4701

Page: 1 of 4
 Statement Period: Jan 21 2020-Feb 20 2020
 Cust Ref #: 4322828968-039-T-###
 Primary Account #: [REDACTED] 8968

Chapter 11 Checking

KIMBERLY A HOVATTER
 EDWARD J HOVATTER

Account # [REDACTED] 8968

ACCOUNT SUMMARY

Beginning Balance	164.12	Average Collected Balance	278.42
Electronic Deposits	2,598.67	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,755.25	Annual Percentage Yield Earned	0.00%
Ending Balance	7.54	Days in Period	31

DAILY ACCOUNT ACTIVITY**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
01/22	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8452	50.00
01/24	ACH DEPOSIT, LAULETTA BIRNBAU DIRECT DEP [REDACTED] 348M	1,292.12
02/04	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 8452	20.00
02/07	ACH DEPOSIT, LAULETTA BIRNBAU DIRECT DEP [REDACTED] 248M	1,236.55
	Subtotal:	2,598.67

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/21	DEBIT CARD PURCHASE, [REDACTED] 9513, AUT 011720 VISA DDA PUR SALON PURE MEDFORD * NJ	98.00
01/21	DEBIT CARD PURCHASE, [REDACTED] 9513, AUT 011620 VISA DDA PUR SUNOCO 0547584300 HAMMONTON * NJ	25.00
01/21	DEBIT CARD PURCHASE, [REDACTED] 9513, AUT 012020 VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	25.00
01/21	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT 011520 VISA DDA PUR INTERNATIONAL STUDIES AB 512 4808522 * TX	20.00
01/21	DEBIT POS, [REDACTED] 9513, AUT 011820 DDA PURCHASE JOANN STORES 545 MAYS LANDING * NJ	6.15
01/21	DEBIT POS, [REDACTED] 9513, AUT 011820 DDA PURCHASE AC MOORE STR 3 3003 E EGG HARBOR TW * NJ	5.97
01/27	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	150.08
01/27	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT 012520 VISA DDA PUR CIRCLE LIQUOR SOMERS POINT * NJ	55.42
01/27	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT 012520 VISA DDA PUR CONOCO WINSLOW GAS STA BRADDOCK * NJ	25.00
01/27	DEBIT POS, [REDACTED] 1005, AUT 012620 DDA PURCHASE WAWA 433 SOMERS POINT * NJ	22.48

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

2 of 4

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	7.54
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total		

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER
EDWARD J HOVATTER

Page: 3 of 4
 Statement Period: Jan 21 2020-Feb 20 2020
 Cust Ref #: 4322828968-039-T-###
 Primary Account #: 8968

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/27	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT 012420 VISA DDA PUR VOORHEES VALERO VOORHEES * NJ	20.00
01/27	DEBIT POS, [REDACTED] 1005, AUT 012520 DDA PURCHASE ACME 2649 OCEAN CITY * NJ	19.61
01/27	DEBIT POS, [REDACTED] 1005, AUT 012720 DDA PURCHASE WAWA 360 SEWELL * NJ	19.08
01/27	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT 012620 VISA DDA PUR HOT BAGELS MORE INC SOMERS POINT * NJ	7.20
01/27	DEBIT POS, [REDACTED] 1005, AUT 012520 DDA PURCHASE WAWA 494 GIBBSBORO * NJ	1.97
01/28	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT 012720 VISA DDA PUR CONOCO WINSLOW GAS STA BRADDOCK * NJ	25.00
01/28	DEBIT POS, [REDACTED] 9513, AUT 012820 DDA PURCHASE WAWA 728 OCEAN CITY * NJ	19.08
01/28	DEBIT POS, [REDACTED] 1005, AUT 012820 DDA PURCHASE HERITAGE STORE 21 938 SEWELL * NJ	9.26
01/29	DEBIT POS, [REDACTED] 9513, AUT 012920 DDA PURCHASE CVS PHARMACY 00 00961 OCEAN CITY * NJ	53.55
01/29	DEBIT POS, [REDACTED] 9513, AUT 012920 DDA PURCHASE WAWA 771 OCEAN CITY * NJ	19.08
01/30	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 4236	170.00
01/30	DEBIT POS, [REDACTED] 9513, AUT 013020 DDA PURCHASE TARGET T 380 CONSUMER MAYS LANDING * NJ	113.64
01/30	DEBIT POS, [REDACTED] 9513, AUT 013020 DDA PURCHASE BJS WHOLESALE 0 200 WRA MAYS LANDING * NJ	63.92
01/30	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT 012820 VISA DDA PUR SUNOCO 0547584300 HAMMONTON * NJ	20.00
01/30	DEBIT POS, [REDACTED] 9513, AUT 013020 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08
01/31	DEBIT CARD PURCHASE, [REDACTED] 9513, AUT 013020 VISA DDA PUR CRAZY SUSANS COOKIE CO OCEAN CITY * NJ	69.17
01/31	DEBIT CARD PURCHASE, [REDACTED] 9513, AUT 013020 VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	25.00
01/31	DEBIT CARD PURCHASE, [REDACTED] 9513, AUT 013020 VISA DDA PUR WAWA 8324 00083246 SOMERS POINT * NJ	25.00
01/31	DEBIT POS, [REDACTED] 1005, AUT 013120 DDA PURCHASE WAWA 8324 SOMERS POINT * NJ	19.08
02/03	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8452	275.00
02/03	DEBIT CARD PURCHASE, [REDACTED] 9513, AUT 013120 VISA DDA PUR CIRCLE LIQUOR SOMERS POINT * NJ	69.28
02/03	DEBIT CARD PURCHASE, [REDACTED] 1005, AUT 013120 VISA DDA PUR US GAS SOMERS POINT SOMERS POINT * NJ	20.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

KIMBERLY A HOVATTER
EDWARD J HOVATTER

Page: 4 of 4
Statement Period: Jan 21 2020-Feb 20 2020
Cust Ref #: 4322828968-039-T-###
Primary Account #: [REDACTED] 8968

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/03	DEBIT CARD PURCHASE, [REDACTED] 9513, AUT 013120 VISA DDA PUR MMS ATLANTICAR00271205 GALLOWAY TOWN * NJ	5.05
02/07	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8452	700.00
02/07	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 0713	500.00
02/10	DEBIT POS, [REDACTED] 1005, AUT 020820 DDA PURCHASE SHOPRITE HAMMONTON S1 HAMMONTON * NJ	29.18
02/10	DEBIT POS, [REDACTED] 1005, AUT 020820 DDA PURCHASE WAL MART STORE HAMMONTON * NJ	4.92
Subtotal:		2,755.25

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/20	164.12	01/30	492.67
01/21	-16.00	01/31	354.42
01/22	34.00	02/03	-14.91
01/24	1,326.12	02/04	5.09
01/27	1,005.28	02/07	41.64
01/28	951.94	02/10	7.54
01/29	879.31		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

In re: Edward & Kimberly Hovatter
Debtors

Case No. 19-31483
Reporting Period February 25, 2020

Summary of Unpaid Post-Petition Debts

<u>Date</u>	<u>Name</u>	<u>Amount Due</u>	<u>Amount Paid</u>	<u>Amount Owed</u>
12/1/2019	Republic Bank	\$950.44	\$948.98	\$1.46
1/1/2020	Shellpoint Mortgage	\$18,331.79	\$13,000.00	\$5,331.79
1/1/2020	Republic Bank	\$950.44	\$0.00	\$950.44
2/1/2020	Shellpoint Mortgage	\$18,331.79	\$0.00	\$18,331.79
2/1/2020	Republic Bank	\$950.44	\$0.00	\$950.44
				<u>\$25,565.92</u>